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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 1 of 28

<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
<b>First Named Inventor</b>	Jodi BRESLIN et al.
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD
<b>Attorney Docket Number</b>	72167.000460

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Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Art Unit	3624
Examiner Name	Thomas L. MANSFIELD

Attorney Docket Number 72167.0000460

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<b>Art Unit</b>	<b>3624</b>
<b>Examiner Name</b>	<b>Thomas L. MANSFIELD</b>
<b>Attorney Docket Number</b>	<b>72167.000460</b>

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<b>Attorney Docket Number</b>	72167.000460

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Reference Document	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Application Number	10/664,283
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<b>Application Number</b>	10/664,283
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<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
<b>First Named Inventor</b>	Jodi BRESLIN et al.
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

Attorney Docket Number 72167.000460

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*Examiner Initials	Cat No	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM DD YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Application Number	10/664,283
Filing Date	September 17, 2003
First Named Inventor	Jodi BRESLIN et al.
Art Unit	3624
Examiner Name	Thomas L. MANSFIELD

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<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
<b>First Named Inventor</b>	Jodi BRESLIN et al.
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

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**U.S. PATENT DOCUMENTS**

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<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
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<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

Attorney Docket Number 72167.000460

**U.S. PATENT DOCUMENTS**

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Substitute for form 1449A/PTO		Application Number	10/664,283
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>		Filing Date	September 17, 2003
		First Named Inventor	Jodi BRESLIN et al.
		Art Unit	3624
		Examiner Name	Thomas L. MANSFIELD
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*Examiner Initials	Cat. No.	DOCUMENT NUMBER Number + Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
<b>First Named Inventor</b>	Jodi BRESLIN et al.
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

Attorney Docket Number 72167.0000460

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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<b>Application Number</b>	<b>10/664,283</b>
<b>Filing Date</b>	<b>September 17, 2003</b>
<b>First Named Inventor</b>	<b>Jodi BRESLIN et al.</b>
<b>Art Unit</b>	<b>3624</b>
<b>Examiner Name</b>	<b>Thomas L. MANSFIELD</b>

Attorney Docket Number **72167.000460****U.S. PATENT DOCUMENTS**

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<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
<b>First Named Inventor</b>	Jodi BRESLIN et al.
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

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<b>Application Number</b>	10/664,283
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<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

**Attorney Docket Number** 72167.000460**U.S. PATENT DOCUMENTS**

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<b>Application Number</b>	10/664,283
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<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD

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Attorney Docket Number **72167.000460****U.S. PATENT DOCUMENTS**

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EXAMINER SIGNATURE

/Thomas Mansfield/

DATE CONSIDERED

08/11/2010

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 28 of 28

<b>Application Number</b>	10/664,283
<b>Filing Date</b>	September 17, 2003
<b>First Named Inventor</b>	Jodi BRESLIN et al.
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Thomas L. MANSFIELD
<b>Attorney Docket Number</b>	72167.000460

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES NO
	603.	YOUILL, JAMES, Peer to Peer Transactions in Agent Mediated Electronic Commerce, August 2001	
	604.	WOLF, HAROLD A., Personal Finance, Sixth Edition, (1981)	
	605.	Sessums, Community Investments, Vol. 9, No. 4, (1997)	
	606.	ROSSMAN, KENNETH, Summary Appraisal of Real Property, 02-15-2002	
	607.	AMERICAN BANKERS ASSOCIATION, The Bank Credit Card Business, (1996)	
	608.	NILSON, H. SPENCER, The Nilson Report, Nov. 1998	
	609.	ANONYMOUS, Two Chips Can Be Better Than One May 2001	
	610.	YEE, BENNET, Using Secure Coprocessors, May 1994	
	611.	VIVO TECH, ViVOtech, Inc. RF-Based Contactless Payment: A more convenient way to pay, White Paper - Version 2.0, April 2004	
	612.	BOWEN, CATHY, Welfare Agencies Seek Aid From Smart Cards, pg. 74, October 2002	
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	614.	Wenninger et al., The Electronic Purse, Current Issues in Economics and Finance, Vol. 1, No. 1, April 1995, acs00098037	

/Thomas Mansfield/

EXAMINER SIGNATURE /Thomas Mansfield/ DATE CONSIDERED 08/11/2010

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.M./